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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/588,389	06/06/2000	William F. Walsh	05-1076	8153
27730 7590 02/26/2007 JOHN W. GOLDSCHMIDT, JR. ESQUIRE DILWORTH PAXON LLP 3200 MELLON BANK CENTER 1735 MARKET STREET PHILADELPHIA, PA 19103			EXAMINER WEIS, SAMUEL	
			ART UNIT 3691	PAPER NUMBER

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	02/26/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No. 09/588,389	Applicant(s) WALSH, WILLIAM F.	
	Examiner Samuel S. Weis	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 September 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-32 is/are pending in the application.
- 4a) Of the above claim(s) 1-28 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 29-32 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 12 September 2006 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|--|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input checked="" type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This is in response to the Applicant's oral election on January 21, 2006. Claims 29-32 have been examined.

Election/Restrictions

2. Applicant's election without traverse of Group 3, claims 29-32, during the telephone conversation on January 21, 2006 between Examiner and Applicant's attorney, John Goldschmidt, is acknowledged. Claims 1-28 have been canceled.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. Claims 29-32 are rejected under 35 U.S.C. § 102(b) as being anticipated by Atkins, U.S. Pat. No. 5,644,727.

As to claims 29 and 30, Atkins discloses a system for the management of satisfaction of a financial liability comprising:
providing a liability from a source of said liability, said liability requiring at least one payment in at least partial satisfaction of said liability (i.e. home mortgage amortization payments required) (col. 13, lines 50-52);

Art Unit: 3691

providing a plurality of sources of return on investment, said source, of return on investment being independent of said source of liability (i.e. investments in assets or asset accounts) (col. 13, lines 50-52);

selecting at least one of said sources (i.e. client selects a pension account and insurance policy for investment accounts) (col. 14, lines 23-27);

allocating at least a portion of at least one payment in at least partial satisfaction of said financial liability to investment in at least one of said selected sources of return on investment (i.e. client allocates the annual amortization mortgage amount to the pension account and the tax savings to the insurance policy) (col. 14, lines 28-32);

investing said at least a portion of at least one payment in at least partial satisfaction of said financial liability to investment in at least one of said selected sources return on investment (i.e. client invests the annual amortization mortgage amount into the pension account and the tax savings into the insurance policy) (col. 14, lines 28-32);

generating at least one return on investment from at least one of said selected sources of return on investment (i.e. the pension account and insurance policy both produce returns of 8% per annum compounded) (col. 14, lines 23-27); and

allocating at least a portion of said at least one return on investment from said at least one of said selected sources of return on investment to at least partial satisfaction of said liability (i.e. the funds can be utilized to pay off a liability account designated by the individual) (col. 28, lines 59-62).

As to claim 31 and 32, Atkins discloses a system for the management of satisfaction of a financial liability comprising:

Art Unit: 3691

providing a plurality of liabilities from at least one source of liability, each of said liabilities requiring at least one payment in at least partial satisfaction of said liability; selecting at least one of said sources of liability (i.e. Hope liabilities and credit facilities) (col. 27, Table 15);

incurring at least one liability from the selected source of liability (i.e. selecting at least one of the several types of liabilities listed in Table 15) (col. 27, lines 20-25);

providing a plurality of sources of return on investment, said sources of return on investment being independent of the selected source of liability (i.e. investments in assets or asset accounts) (col. 13, lines 50-52);

selecting at least one of said sources (i.e. client selects a pension account and insurance policy for investment accounts) (col. 14, lines 23-27);

allocating at least a portion of at least one payment in at least partial satisfaction of said financial liability to investment in at least one of said selected sources of return on investment ((i.e. client allocates the annual amortization mortgage amount to the pension account and the tax savings to the insurance policy) (col. 14, lines 28-32);

generating at least one return on investment from at least one of said selected sources of return on investment (i.e. the pension account and insurance policy both produce returns of 8% per annum compounded) (col. 14, lines 23-27); and

allocating at least a portion of said at least one return on investment from said at least one of said selected sources of return on investment to at least partial satisfaction of said at least one liability (i.e. the funds can be utilized to pay off a liability account designated by the individual) (col. 28, lines 59-62).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Samuel S. Weis whose telephone number is (571) 272-1882. The examiner can normally be reached on 8:30 to 5, Monday - Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Samuel S. Weis

Jon W.

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